

保障摘要

2022 年 2 月 1 日版本

自願醫保認可產品編號：F00029-01-000-03

A. 認可產品之保障摘要

1	基本保障	
	保障項目 ⁽¹⁾	賠償限額 (港元)
a	病房及膳食	每日 \$920 (每保單年度最多 270 日)
b	雜項開支	每保單年度 \$16,300
c	主診醫生巡房費	每日 \$840 (每保單年度最多 270 日)
d	專科醫生費 ⁽²⁾	每保單年度 \$4,560
e	深切治療	每日 \$3,650 (每保單年度最多 25 日)
f	外科醫生費	每項手術，按手術表劃分的手術分類 - • 複雜 \$58,000 • 大型 \$31,300 • 中型 \$13,400 • 小型 \$6,100
g	麻醉科醫生費	每項手術，按手術表劃分的手術分類 - • 複雜 \$20,300 • 大型 \$11,000 • 中型 \$4,700 • 小型 \$2,560
h	手術室費	每項手術，按手術表劃分的手術分類 - • 複雜 \$20,300 • 大型 \$11,000 • 中型 \$4,700 • 小型 \$2,560
i	訂明診斷成像檢測 ⁽²⁾⁽³⁾	每保單年度 \$20,000 (設 30% 共同保險)
j	訂明非手術癌症治療 ⁽⁴⁾	每保單年度 \$83,000
k	入院前或出院後 / 日間手術前後的門診護理 ⁽²⁾	每保單年度 \$3,160 • 2 次住院/日間手術前的門診/急症診症 • 所有出院/日間手術後 90 日內之跟進門診
l	精神科治療	每保單年度 \$30,000
2	額外保障	
	保障項目 ⁽¹⁾	賠償限額 (港元)
a	私家看護費 ⁽²⁾	每日 \$390 (每保單年度最多 120 日)
b	陪床費	每日 \$450 (每保單年度最多 270 日)
c	急症意外門診保障	每保單年度 \$6,600
d	日症病人洗腎 ⁽²⁾	每保單年度 \$83,000
e	住院或指定治療後由註冊中醫師提供之診症或針灸	每次 \$225 (每保單年度最多 20 次)
其他限額		
	1) 基本保障及 2) 額外保障下所有保障項目的每年保障限額	無
	1) 基本保障及 2) 額外保障下所有保障項目的終身保障限額	無

註解

(1) 同一項目的合資格費用不可獲上述表中多於一(1)個保障項目的賠償。

(2) 本公司有權要求有關書面建議的證明，例如轉介信或由主診醫生或註冊醫生在索償申請表內提供的陳述。

- (3) 檢測只包括電腦斷層掃描（“CT”掃描）、磁力共振掃描（“MRI”掃描）、正電子放射斷層掃描（“PET”掃描）、PET-CT 組合及 PET-MRI 組合。
- (4) 治療只包括放射性治療、化療、標靶治療、免疫治療及荷爾蒙治療。

以下為保柏靈活配自願醫保計劃的自選保障，並非認可產品的一部分並且不適用於申請稅項扣減。

B. 自選保障之保障摘要

賠償限額 (港元)					
1	牙科保障 (只適用於年齡介乎 15 日至 80 歲之受保人)	網絡牙科中心保障		非網絡牙科中心保障	
		計劃 A	計劃 B	計劃 A	計劃 B
網絡牙科中心數目 ⁽⁵⁾		12		不適用	
	適用範圍	只適用於在網絡牙科中心 ⁽⁵⁾ 診症時間以內由註冊牙醫（所有適用項目）或註冊牙齒衛生員（只適用於項目(a)）進行的合資格牙科服務		適用於在網絡牙科中心以外由註冊牙醫（所有適用項目）或註冊牙齒衛生員（只適用於項目(a)）進行的合資格牙科服務。所有合資格牙科費用將以下列的賠償限額為限。請先直接向牙科服務供應商支付費用，然後再向本公司申請索償	
賠償率		不適用		100%	100%
a	洗牙	每保單年度共一次	每保單年度共兩次	每保單年度 \$150	每保單年度 \$300
b	定期口腔檢查				
c	口腔 X 光及藥物	全數賠償 ⁽⁶⁾			
d	補牙及脫牙	全數賠償 ⁽⁶⁾ (只適用於蛀牙或患嚴重牙周病之牙齒之大牙（銀粉）或門牙（瓷粉）補牙。脫除智慧齒、複雜脫牙、口腔手術脫除牙腳、需移走牙骨或牙齒、任何口腔手術或因矯正牙齒而脫牙將不包括在保障內)			
e	牙周病治療	全數賠償 ⁽⁶⁾ (只限由普通科註冊牙醫進行之輕微至中度的牙周病治療，包括清洗牙周袋內的牙菌膜及牙根刮治等牙科治療)			
f	牙痛急症處理	全數賠償 ⁽⁶⁾ (只適用於緊急牙痛舒緩(包括敷料及藥物)、膿瘡切割及排放)			

註解

- (5) 網絡牙科中心指由本公司委任的牙科中心網絡以提供自選保障之保障摘要上網絡牙科中心保障所列的牙科服務項目。網絡牙科中心地點包括金鐘、銅鑼灣、鰂魚涌、尖沙咀、將軍澳、沙田、青衣、東涌等。請登入本公司之客戶服務網站查閱最新的牙科中心地址。此名單會不時更改。有關診症時間請向個別網絡牙科中心查詢。
- (6) 要享有全數賠償的網絡牙科中心保障：
- 受保人必須於指定網絡牙科中心出示保柏會員卡、醫療卡或保單號碼，及香港身份證以作核實及紀錄便可使用免繳費服務。如受保人直接向網絡牙科中心繳付費用，合資格的索償將根據非網絡牙科中心保障作出賠償，並以賠償限額為限。
 - 每保單年度網絡牙科中心保障下項目(c) - (f)的診治次數不設上限。

賠償限額 (港元)

2	產科保障 (只適用於年齡介乎 18 至 49 歲之女性受保人)	基本
a	順產	每次懷孕 \$18,000
b	剖腹生產	每次懷孕 \$27,000
c	流產	每次懷孕 \$9,000
	<ul style="list-style-type: none"> 產科保障將支付因懷孕引致之醫療費用，包括醫院住院、註冊醫生診症及處方的西藥、診斷化驗、產前檢查及產後檢查，以及初生嬰兒護理費用。 此保障不包括初生嬰兒在醫院住院期間之任何醫療費用，或任何因懷孕而引致或相關的精神科、心理、情緒或行為問題之治療。 受保人必須於本保障生效日之後受孕方可獲得賠償，首九(9)個月等候期內不會獲得賠償。 所有因懷孕或產科相關的醫療費用僅在本產科保障獲得賠償，並不會於認可產品或其他自選保障下獲得賠償（與產科相關的精神科狀況並受認可產品覆蓋則除外）。 	

C. 免費保障及服務

1	免費保柏國際援助計劃				
	<p>提供海外及中國住院按金墊支服務，全數支付緊急醫療運送費用及送返香港後高達港幣 12 萬元的額外住院保障，並設有 24 小時熱線提供旅遊、醫療或法律資訊及支援。</p> <ul style="list-style-type: none"> 免費保柏國際援助計劃並不屬自願醫保認可產品的一部分。若您不希望獲得此免費保障，請以書面通知保柏。 				
2	健康支援服務				
	<p>「健康支援服務」由醫生、合資格護士和健康管理團隊組成，為您提供個人健康管理支援服務。</p> <table border="1"> <tr> <td> 24 小時健康專線 提供每天 24 小時支援服務，為您解答健康問題並提供指引，根據病徵或病況建議合適的做法 </td><td>✓</td></tr> <tr> <td> 健康顧問 若入住本港私家醫院，保柏的健康顧問會全程協助，讓您了解您的治療詳情和醫療開支預算，替您處理有關入院、出院後跟進治療及索償等事宜 </td><td>健康顧問會在受保人患上癌症或心臟病時提供協助</td></tr> </table> <p>請瀏覽保柏網站 www.bupa.com.hk/health-coaching-services 查閱健康支援服務的條款及細則。</p> <ul style="list-style-type: none"> 使用健康支援服務並不需額外費用。若我們建議的服務不在您的「保柏靈活配自願醫保計劃」之賠償範圍內，您便須支付有關費用。 醫生會於辦公時間內支援護士解答問題。辦公時間為星期一至五，上午 9 時至下午 6 時（香港時間），公眾假期除外。 	24 小時健康專線 提供每天 24 小時支援服務，為您解答健康問題並提供指引，根據病徵或病況建議合適的做法	✓	健康顧問 若入住本港私家醫院，保柏的健康顧問會全程協助，讓您了解您的治療詳情和醫療開支預算，替您處理有關入院、出院後跟進治療及索償等事宜	健康顧問會在受保人患上癌症或心臟病時提供協助
24 小時健康專線 提供每天 24 小時支援服務，為您解答健康問題並提供指引，根據病徵或病況建議合適的做法	✓				
健康顧問 若入住本港私家醫院，保柏的健康顧問會全程協助，讓您了解您的治療詳情和醫療開支預算，替您處理有關入院、出院後跟進治療及索償等事宜	健康顧問會在受保人患上癌症或心臟病時提供協助				

Summary of Benefits

1 February 2022 edition

VHIS Certification Number: F00029-01-000-03

A. Summary of Benefits for the Certified Plan

1 Basic benefits		
	Benefit items⁽¹⁾	Benefit limit (in HKD)
a	Room and board	\$920 per day (Maximum 270 days per Policy Year)
b	Miscellaneous charges	\$16,300 per Policy Year
c	Attending doctor's visit fee	\$840 per day (Maximum 270 days per Policy Year)
d	Specialist's fee ⁽²⁾	\$4,560 per Policy Year
e	Intensive care	\$3,650 per day (Maximum 25 days per Policy Year)
f	Surgeon's fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures - <ul style="list-style-type: none"> • Complex \$58,000 • Major \$31,300 • Intermediate \$13,400 • Minor \$6,100
g	Anaesthetist's fee	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures - <ul style="list-style-type: none"> • Complex \$20,300 • Major \$11,000 • Intermediate \$4,700 • Minor \$2,560
h	Operating theatre charges	Per surgery, subject to surgical category for the surgery/procedure in the Schedule of Surgical Procedures - <ul style="list-style-type: none"> • Complex \$20,300 • Major \$11,000 • Intermediate \$4,700 • Minor \$2,560
i	Prescribed Diagnostic Imaging Tests ⁽²⁾⁽³⁾	\$20,000 per Policy Year (subject to 30% Coinsurance)
j	Prescribed Non-surgical Cancer Treatments ⁽⁴⁾	\$83,000 per Policy Year
k	Pre- and post-Confinement / Day Case Procedure outpatient care ⁽²⁾	\$3,160 per Policy Year <ul style="list-style-type: none"> • 2 prior outpatient visits or Emergency consultations per Confinement/ Day Case Procedure • All related follow-up outpatient visits per Confinement/ Day Case Procedure (within 90 days after discharge from Hospital or completion of Day Case Procedure)
l	Psychiatric treatments	\$30,000 per Policy Year
2 Enhanced benefits		
	Benefit items⁽¹⁾	Benefit limit (in HKD)
a	Private nursing ⁽²⁾	\$390 per day (Maximum 120 days per Policy Year)
b	Companion bed	\$450 per day (Maximum 270 days per Policy Year)
c	Emergency outpatient treatment for Accidents	\$6,600 per Policy Year

d	Day Patient kidney dialysis ⁽²⁾	\$83,000 per Policy Year
e	Consultation or acupuncture by a Registered Chinese Medicine Practitioner after Confinement or specific treatments	\$225 per visit (Maximum 20 visits per Policy Year)
Other limits		
	Annual Benefit Limit for all benefit items under 1) Basic benefits and 2) Enhanced benefits	Nil
	Lifetime Benefit Limit for all benefit items under 1) Basic benefits and 2) Enhanced benefits	Nil

Notes

- (1) Eligible Expenses incurred in respect of the same item shall not be recoverable under more than one (1) benefit item in the table above.
- (2) The Company shall have the right to ask for proof of recommendation e.g. written referral or testifying statement on the claim form by the attending doctor or Registered Medical Practitioner.
- (3) Tests covered here only include computed tomography ("CT" scan), magnetic resonance imaging ("MRI" scan), positron emission tomography ("PET" scan), PET-CT combined and PET-MRI combined.
- (4) Treatments covered here only include radiotherapy, chemotherapy, targeted therapy, immunotherapy and hormonal therapy.

The optional benefits of the Bupa MyFlexi VHIS Plan shown below are not part of the Certified Plan and are not eligible for claiming tax deduction.

B. Summary of Benefits for Optional Benefits

Benefit limit (in HKD)					
1	Dental benefit (Only applicable to Insured Persons from Age 15 days to 80 years)	Network Dental Centre benefit		Non-Network Dental Centre benefit	
		Plan A	Plan B	Plan A	Plan B
No. of Network Dental Centres ⁽⁵⁾		12		N/A	
	Eligibility	Only applicable to covered dental service items performed by a Registered Dentist (for all applicable items) or Registered Dental Hygienist (for item (a) only) at Network Dental Centres ⁽⁵⁾ within consultation hours		Applicable to eligible dental services from a Registered Dentist (for all applicable items) or Registered Dental Hygienist (for item (a) only) which are not performed at Network Dental Centres. All eligible dental expenses will be subject to the benefit limits below. Please settle the expenses with the dental providers directly and submit your claim to the Company.	
Reimbursement percentage		N/A		100%	100%
a	Scaling and polishing	One visit in total per Policy Year	Two visits in total per Policy Year	\$150 per Policy Year	\$300 per Policy Year
b	Routine oral examination				
c	Intra-oral X-rays and medications	Full cover ⁽⁶⁾			
d	Fillings and extractions	Full cover ⁽⁶⁾ (Applicable to fillings and extractions due to tooth decay or gum disease only, including amalgam (silver) fillings for premolar and molar teeth and white (composite) fillings for front teeth. Extraction of wisdom teeth, complicated extractions, extractions requiring bone removal, surgical extractions or extractions for orthodontic reasons are excluded)			
e	Periodontal (gum) treatment	Full cover ⁽⁶⁾ (Includes treatment of mild to moderate periodontal (gum) disease, which involves curettage and root planing with medication as required, and is limited to treatment by a general Registered Dentist)			
f	Emergency consultation and treatment	Full cover ⁽⁶⁾ (Includes emergency pain relief of toothache (including dressing and medication), incision and drainage of abscesses only)			

Notes

- (5) Network Dental Centre refers to the network of dental service providers appointed by the Company to provide dental services items listed under Network Dental Centre benefit in the Summary of Benefits for Optional Benefits. Locations of the Network Dental Centres include Admiralty, Causeway Bay, Quarry Bay, Tsim Sha Tsui, Tseung Kwan O, Sha Tin, Tsing Yi, Tung Chung, etc. Please log in to the Company's customer service portal to view the latest location list. This list is subject to change from time to time. Please

contact the Network Dental Centre to understand their consultation hours.

(6) To enjoy full cover under Network Dental Centre benefit:

- (i) The Insured Person must use cashless treatment at designated Network Dental Centres by presenting the Bupa membership card, medical card or membership number and Hong Kong Identity Card for verification and record. If the payment is made by the Insured Person to the Network Dental Centres directly, eligible claims will be paid under non-Network Dental Centre benefit and subject to the benefit limits thereunder.
- (ii) There is no limit on the number of visits for Network Dental Centre benefit Items (c) - (f) per Policy Year.

Benefit limit (in HKD)

2	Maternity benefit (Only applicable to female Insured Persons from Age 18 to 49)	Standard
a	Normal delivery	\$18,000 per pregnancy
b	Caesarean section	\$27,000 per pregnancy
c	Miscarriage	\$9,000 per pregnancy
	<ul style="list-style-type: none"> The maternity benefit shall cover medical expenses incurred during pregnancy, including Hospital Confinement, consultation of a Registered Medical Practitioner and prescribed Western Medication, diagnostic tests, prenatal check-up and postnatal check-up, as well as nursery care of a newborn baby. This benefit does not cover any medical expenses incurred by the newborn baby during Hospital Confinement or any treatments for psychiatric, psychological, mental or behavioural conditions arising from or in connection with maternity conditions. This benefit is payable provided that the conception occurs after the commencement date of this benefit and no benefit shall be payable during the waiting period of the first nine (9) months. All pregnancy or maternity related medical expenses shall be exclusively payable under this maternity benefit and no benefit shall be payable under the Certified Plan or other optional benefits (except for those maternity related psychiatric conditions covered under the Certified Plan). 	

C. Free Benefits and Services

1	Free Bupa Worldwide Assistance Programme
	Provides admission deposit in the event of hospitalisation overseas and in China, unlimited cover for emergency medical evacuation and repatriation, and an extra hospital benefit of HK\$120,000 after repatriation to Hong Kong. A 24-hour hotline for travel, medical or legal information and assistance is also available.
	<ul style="list-style-type: none"> The Free Bupa Worldwide Assistance Programme is not part of the VHIS Certified Plan. Please inform Bupa in writing if you don't want to receive this free benefit.

2	Health Coaching Services				
	The Health Coaching Services give you access to personal healthcare support delivered by a team of doctors, qualified nurses and health management professionals.				
	<table border="1"> <tr> <td> 24-hour Healthline 24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition </td><td>✓</td></tr> <tr> <td> Care Manager A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims </td><td>Care Manager will support you in the event of cancer and heart failure</td></tr> </table>	24-hour Healthline 24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition	✓	Care Manager A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims	Care Manager will support you in the event of cancer and heart failure
24-hour Healthline 24/7 guidance on health-related queries, suggesting a suitable course of action based on your symptoms and condition	✓				
Care Manager A personal Care Manager will follow you throughout your hospital stay in a local private Hospital to help you understand your treatment plan and obtain cost estimates, as well as facilitate admission, follow-up treatments after discharge and claims	Care Manager will support you in the event of cancer and heart failure				
	Please refer to Bupa's website at www.bupa.com.hk/health-coaching-services for the terms and conditions of the Health Coaching Services.				
	<ul style="list-style-type: none"> The use of Health Coaching Services is free of charge. If the services suggested aren't covered under your Bupa MyFlexi VHIS Plan, you'll be responsible for the fees incurred. Doctors will be available during scheduled office hours to support the nurses in answering enquiries. Office hours: Mon – Fri, from 9am to 6pm (Hong Kong time), except public holidays. 				